

REAL ROMANCES OF THE BUSINESS WORLD

From \$18 a Week to \$18,000 a Year



BY RICHARD SPILLANE.

The gentlemen of the coal trust and the gentlemen of the labor union had no thought of Godfrey Hanney when they decided to disagree. Possibly there was not one of them who knew, or, if he knew, cared for Mr. Hanney's feelings in the matter, but Mr. Hanney's temper was sorely tried when he realized what the dispute meant to him.

In the beginning of the trouble Mr. Hanney's sympathies were with the strikers, but this was before the supply of coal in his bin ran low. As it became more and more evident that he could postpone the purchase of a ton or two of the fuel only a little while longer he lost patience with the men, and was bitter toward the coal barons. The price of coal had gone to a scandalously high figure. One year before anthracite had been delivered in his cellar for \$3.00 a ton. Now the dealer asked \$15, and was coy about filling orders at that figure, for the price threatened to go much higher. In New York, Brooklyn, Jersey City and many of the Eastern manufacturing centers plants were shutting down or curtailing operations because fuel was so scarce or costly. In New York the situation was particularly acute, for the law restricted people to the use of anthracite coal.

Mr. Hanney lived in Cranford, N. J., and worked in New York. He was twenty-three years old, married, and got \$18 a week as a draftsman. It required good management and economy to maintain his little establishment and meet the payments on his modest home under ordinary circumstances, so the prospect of having to pay \$15 a ton for such coal as he had to get was almost a tragedy to him. He knew the coal man and went to him in a vain hope that he might be able to get enough to tide him over the strike period at some price lower than the prevailing rate. The coal man was polite. He assured Hanney there was only a scant profit to the dealer in selling at \$15 a ton, and to prove what he said was correct, showed the lists as issued by the big companies from which he got his supplies. Hanney hesitated, but finally decided it would be better to buy two tons than one, and signed as he drew a check for \$30, for there was no credit extended in strike times, dealers demanding payment in advance.

While the dealer was entering the order Hanney toyed with the papers on the dealer's desk. He was about to depart when he noticed a postal card advertisement addressed to the dealer. It was from the firm of Day & Hibbard, of Broad Street, New York, and quoted smokeless bituminous at \$12 a ton.

"What's this smokeless bituminous?" Hanney asked the dealer. "I never heard of such a thing."

"It's not exactly smokeless," replied the dealer. "It's a Penontas coal

that a firm in New York handles and that has the trade name of smokeless bituminous."

"Do you want this card?" Hanney inquired.

"No," said the dealer. "I don't handle any of the stuff."

Hanney took the card and stuck it in his pocket. On the train into New York he read his morning paper as usual. The coal strike was the big news feature of the day, and there were columns and columns devoted to it. Families in the tenement sections of the city were suffering so much that philanthropists were establishing coal stations to relieve the distress. Manufacturers were appealing to national and State officers to endeavor to end the strike. More and more industries would have to close down if the trouble was not ended soon, but neither the strikers nor the coal barons showed evidence of weakening.

Hanney went through his work perfunctorily that day. He felt aggrieved over that \$30. That accounted only partially for his abstraction, however. The principal cause was an idea that he might have saved some money by getting two tons of the smokeless bituminous instead of two tons of anthracite. A few dollars will make some men think a great deal, and especially when their finances are as tight as

were Hanney's.

As he rode back to Cranford that night Hanney read the strike news of the evening papers, and then suddenly a suggestion came to him that he might make profit in a big way by taking advantage of the smokeless bituminous advertisement of that New York firm. He hurried from the station to his home and told his wife all about it. She had unlimited faith in Hanney and thought his idea splendid. At first, but he knew his scheme at best was a wild one, and on his calm second judgment he saw so many chances of failure that he almost lost heart. His mind was so full of his scheme that he slept little that night, but rolled and tossed in bed. In the morning he ate hurriedly and went to the city by an earlier train than usual. When his employer arrived Hanney told him what he planned doing, and the boss, who was a kindly man, gave permission to the young man to take as much time as he needed in trying out his scheme.

"It may work," said the boss. "At any rate, there is no harm in giving a test to it. Good luck to you." Hanney used the telephone that morning as he never had employed it before. First he called up Day & Hibbard. Yes, they assured him they had a goodly quantity of smokeless bituminous—two boatloads. In fact, the price? Twelve dollars was the quotation, but that price held good only for one day.

Next Hanney called up H. Hoe & Co. Did they want coal at \$14 a ton? They did. Who was offering it? Mr. Godfrey Hanney, coal broker, was offering it. No, the strike was not ended, and there was no sign of it ending. Mr. Hanney was prepared to furnish to R. Hoe & Company smokeless bituminous coal—coal of the highest quality—coal that would not involve the company in trouble with the city departments.

Hoe & Company, although desperately pressed for coal, asked time to think the proposition over, and would communicate later. Mr. Hanney gave his telephone number to them, and a few minutes later was talking to the president of another concern. About 11 A. M. he called up the commissioner of the Department of Health, the commissioner of charities and the commissioner of docks. He offered coal to them at the same price he tendered it to R. Hoe & Company. The health commissioner started him by accepting his offer at once. Hanney had explained the character of the coal and the commissioner said it was satisfactory. As a matter of fact, the department had less than two days' supply of coal on hand, and the commissioner was overjoyed to have any kind offered to him.

Hanney told the commissioner payment would have to be made promptly. The commissioner said he would guarantee payment within twenty-four hours of delivery, as the money would be drawn from the city's emergency fund. That being satisfactory the commissioner, at Mr. Hanney's request, made out an order for 100 tons, by special messenger and sent the order by special messenger to Mr. Hanney's office. A little later R. Hoe & Company telephoned an acceptance for fifty tons. This was increased to 300 tons when Hanney informed them the Department of Health was taking 100 tons. They, too, sent a written order by special messenger. Four or five other firms when told of the Health Department's action ordered various quantities of the fuel.

Day & Hibbard, to whom Hanney communicated late in the afternoon an order for a total of 850 tons, said they would be pleased to fill it if Mr. Hanney would pay in advance or have a bank guarantee the payment. Day & Hibbard never had the pleasure of receiving an order from Mr. Hanney before, and must be pardoned for their conservatism, but Mr. Hanney must appreciate their position. They had been able to find Mr. Hanney's name in the Mercantile Register, and he saw unknown to such gentlemen in the coal trade as they had inquired of. In fact all they knew of Mr. Hanney was that he had called them on the telephone, asked about the price of coal and now was telephoning an order—amounting to a good many thousand dollars.

Mr. Hanney said he would go at once to Day & Hibbard's office. Mr. Day said he was sorry, but he had an engagement to town which he could

not break. This would engage him until after 6 P. M. Mr. Hibbard would not care to close the deal without Mr. Day's approval.

Hanney was desperate. He had anticipated trouble with the firm, but not delay of this sort. Unless he could close the transaction promptly his orders would be held good.

"Mr. Day," he said, still talking over the telephone, "I am in a most embarrassing position. I have been too busy to-day to go to your office. Now that I am able to go there you have an engagement to town. In view of the size of my order and the circumstances attending it I think you should decide regarding it to-day. Why cannot you and your partner have dinner with me at Delmonico's at 7 P. M.? You can telephone to your homes and explain how you are delayed in town."

Mr. Day was reluctant at first, but when Hanney urged to the point of insistence he accepted for himself and partner.

When Mr. Day and Mr. Hibbard asked for Mr. Hanney at Delmonico's and were escorted to the table that gentleman had engaged they looked the astonishment they felt, at the youth of their host. It was the first time Hanney had been in Delmonico's, but he was well bred, had excellent manners and talked delightfully. By common consent there was no mention of business until the dinner, which was excellent, was over. Then Hanney in-

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roduced it. "Gentlemen," he said, "I see no good reason why you should not fill the orders for coal which I have obtained. I am not a coal merchant, but in this case I certainly am a coal broker. I have written orders from some of the city departments and from some of the largest industrial establishments in the city. These guarantee payment on delivery except in relation to the city departments, and there the payment practically is immediate. I got your assurance of a \$12-a-ton rate before accepting any of these orders."

Mr. Day said that while Mr. Hanney apparently had orders for 850 tons of coal the firm of Day & Hibbard would be dealing with Mr. Hanney and not with the other persons and if there was any development that was troublesome Day & Hibbard would be the sufferers. Now, if Mr. Hanney would give a guarantee Day & Hibbard would not hesitate to take the orders off his hands. No doubt his bankers would give satisfactory assurance of his financial standing. Possibly that would suffice.

Hanney looked at his guests. They were past middle age, ultra-conservative and a bit suspicious. He had only one card to play.

"Mr. Day," he said, addressing himself to the senior partner, "I can give no guarantee or bond except my good name. You are doubtful about me on account of my youth and because what I have done to-day is a little out of your routine. I cannot refer you to my banker because I drew the last \$35 I had in the world out of the bank this evening to pay for the dinner we have eaten. I did not need so much, but I appears, for neither you nor Mr. Hibbard took wine, although I used method in my madness in urging you. I have staked everything on this deal. The everything is not much, perhaps, just the \$35, the work I have done to-day and the hope that went with it, but to me it means just the same that your bank balance, your energies, your plans, your hopes do."

"Let me tell you my story. It only takes in two days, and I'll make it brief." And then he started. From the worry he felt over the lowliness of the coal in his bin in his modest home, and his visit to the dealer in Cranford, and his talk with him, and his accident finding of the postal card advertisement, he carried his narrative along stage by stage, until he brought it to the Delmonico dinner. He had meant to make it short, but he did not. He was so full of the subject and felt so strongly about it that he developed every detail that had an important bearing on the story. He even told of the spasm of weakness that shot through him when he saw the looks of astonishment, chagrin and antagonism that his guests displayed when they discovered it was a mere youth they had come to meet. He told, too, how he had studied them throughout the dinner, hoping to find some show of warmth or unbending, but they had given no evidence of thawing.

"And now, gentlemen," he said, in closing, "you may accept these orders or not, just as you please. I have acted fairly, honestly and legitimately throughout. I saw an opportunity that it was your business to see it. If you do not want to fill these orders I shall notify each of the concerns from which I obtained an order of the reason why I cannot fill it. Meanwhile let me call your attention to fact that your cigars are cut. Let us have fresh ones."

With that he summoned the waiter. Messrs. Day and Hibbard looked at each other. Mr. Day was angry. He had been in the coal business nearly forty years and he resented being told by a boy that he had neglected a fine opportunity which as an alert coal man he should have seen at once. He resented it particularly because it was absolutely and abominably true. He threw the stub of his cigar on the carpet and glared at Hanney as Hanney, not accepting his refusal of a fresh cigar, insisted on his taking one.

Mr. Hibbard, who never was known to oppose his senior partner before, had been touched more than Mr. Day had any realization of by the simple, graphic story told by the young man, and he said bluntly that he heartily favored the taking over of Hanney's orders. He accepted the fresh cigar from young Hanney smilingly and graciously, and then when he had it smoking to his satisfaction turned and with an aggressiveness that made Mr.

Day sit up, said: "William, it would be almost dishonorable for us to reject Mr. Hanney's orders. We must carry out his contracts, for he made them relying on our good faith when we quoted the price to him. I really admire the young man's conduct."

Mr. Day, upset by his partner's surprising change of attitude and Mr. Hanney's plain words, was pettish and included to quarrel with Mr. Hibbard first and Mr. Hanney's next, but Mr. Hibbard was adroit enough to point out an advantageous moment at that there was a handsome profit at \$12 a ton for the firm, and after that he gradually unbent.

The two elderly gentlemen and the young one shook hands in great good nature when they parted that night. Next day Mr. Hanney got more orders and more the day following. Before the strike ended he sold all the smokeless bituminous Day & Hibbard had on hand. On some of the deals his profit was narrow, but when he closed his accounts he had \$3,000 in bank to his credit and had what is of far greater value—confidence in himself.

It was nearly three months after the strike ended that Mr. Hibbard called to see Mr. Hanney. "Godfrey," he said, "Mr. Day and I have been talking things over and have been confessing to each other. It is not pleasant to know it or to say it, but we are not so young in age or feeling as we tried to deceive ourselves into thinking, and we are not so active or thorough in business as we once were. I am afraid we are going to seed. That action of yours was a shock to both of us. You have no training in the coal business, expert that one affair, and we have been in it all our lives, but William and I want you. We need you. I think you'll make an excellent junior in our firm."

The firm of Day & Hibbard passed out of existence some years ago. It now is a corporation, with Godfrey Hanney as president. Day and Hibbard are the biggest shareholders and Hanney, who is just a little past thirty-one years of age, gets \$18,000 a year in salary and a fair dividend from the shares he owns in the company. (Copyright, 1911, by Richard Spillane.)

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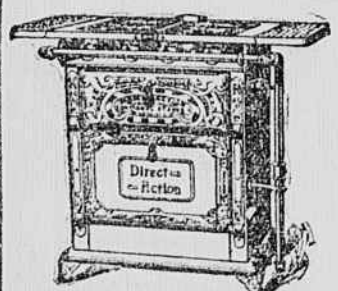
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